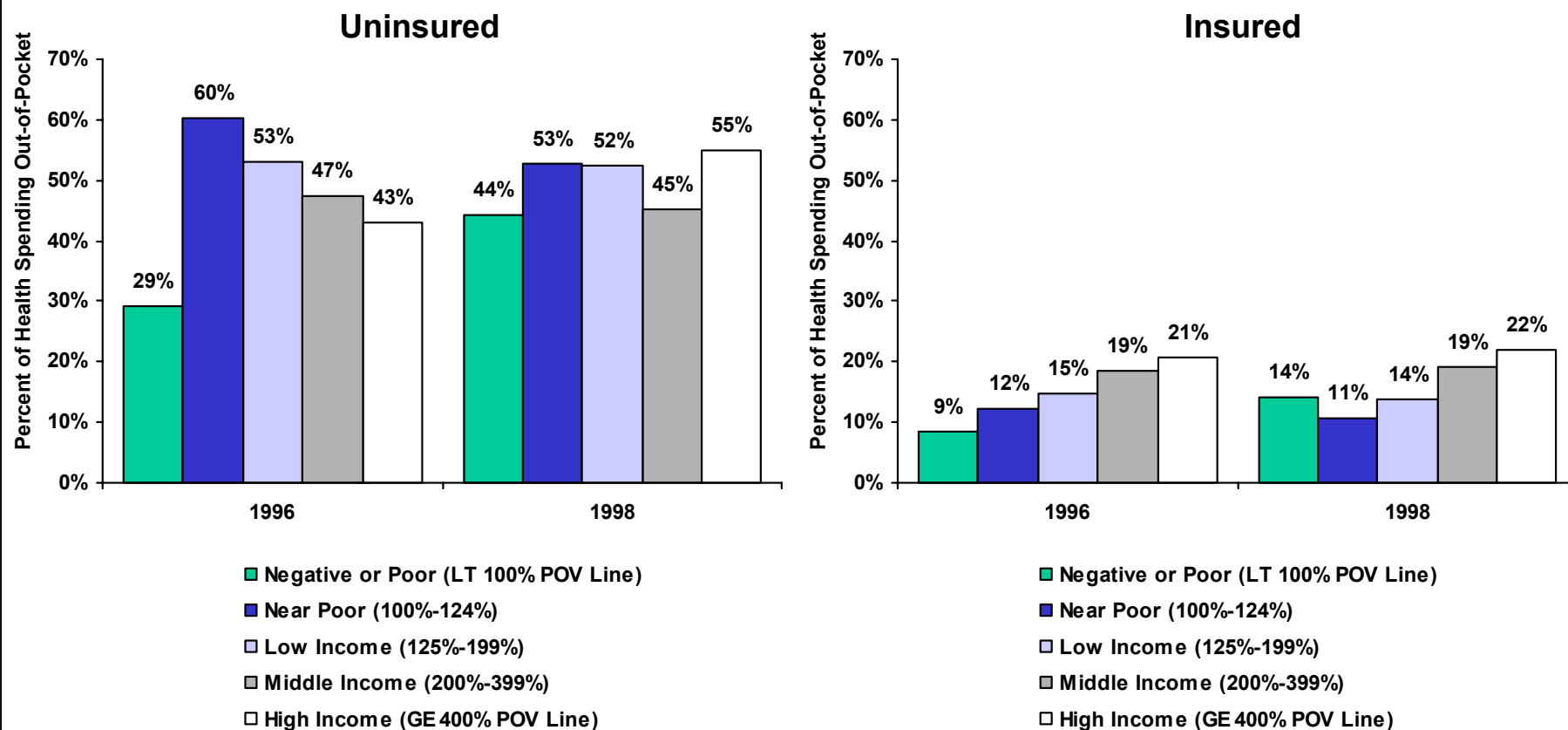


Table 5.1

Out-of-Pocket Spending by the Under 65 Population by Insurance Status by Income, 1996-1998

The percent of health spending from out-of-pocket sources by the uninsured is significantly higher than for those with insurance.



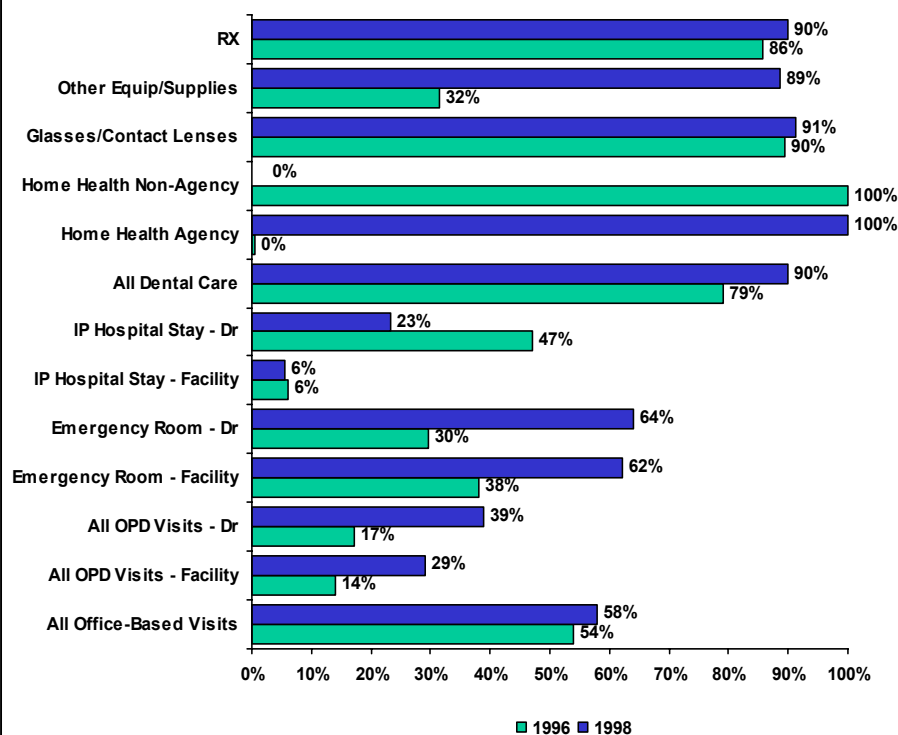
Note: Insured includes all types of insurance coverage.

Source: Actuarial Research Corporation tabulations of Medical Expenditure Panel Survey.

Table 5.2

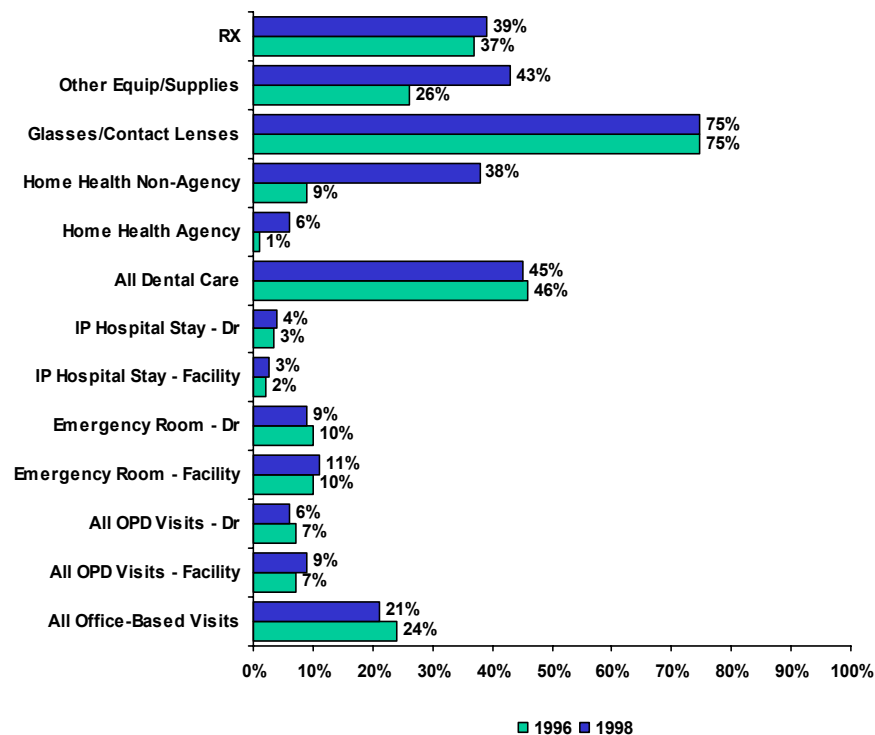
Out-of-Pocket Spending by the Under 65 Population by Insurance Status by Type of Service, 1996-1998

In 1998, the insured paid about 20% of their health expenses out-of-pocket, compared to about 48% for the uninsured.



Total **1998 48% of health spending out-of-pocket**
1996 43%

Uninsured



Total **1998 20% of health spending out-of-pocket**
1996 18%

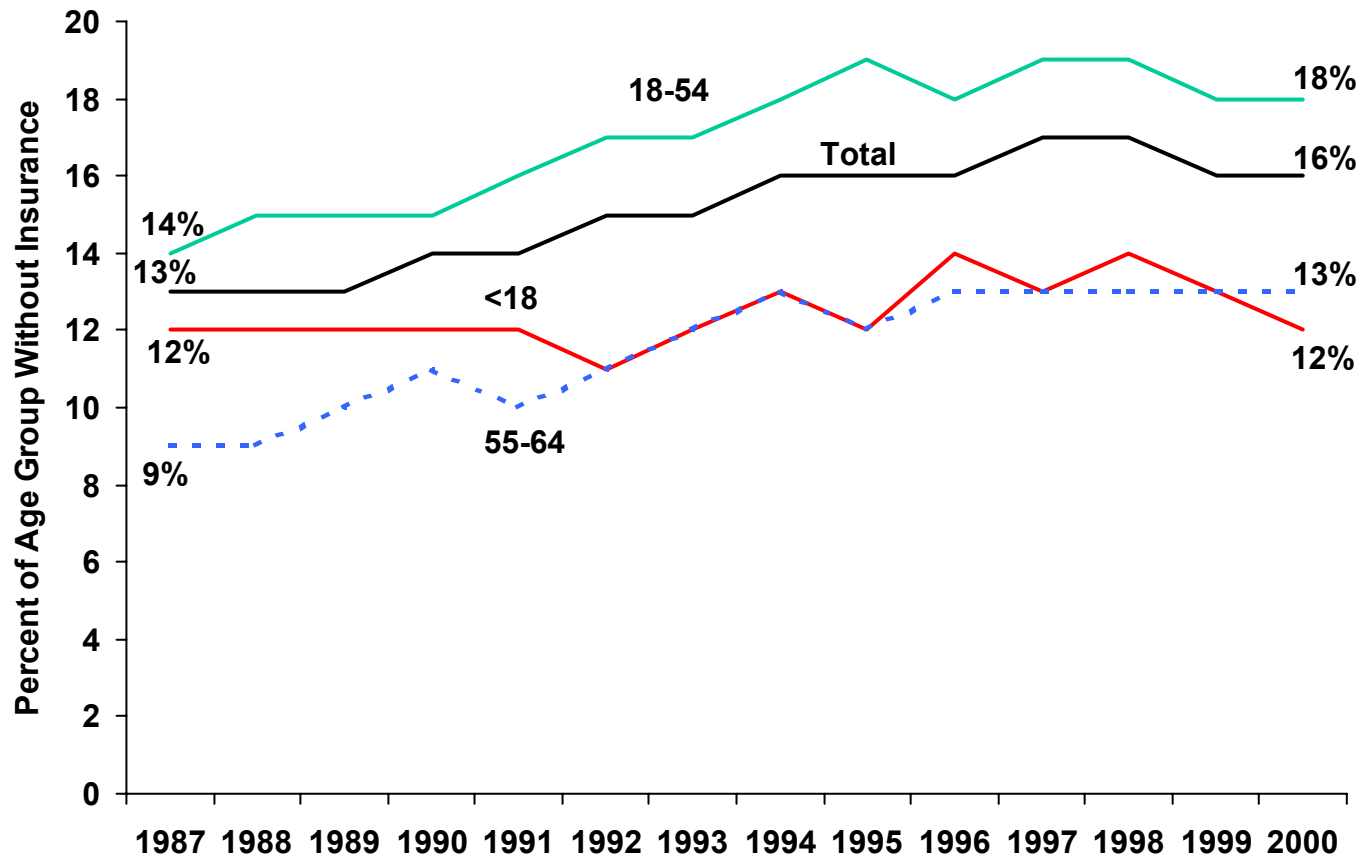
Insured

Note: Insured includes all types of insurance coverage.

Source: Actuarial Research Corporation tabulations of Medical Expenditure Panel Survey.

Table 5.3
Age and Incidence of Uninsured, 1987-2000

Adults 18-54 are the group most likely to be uninsured.

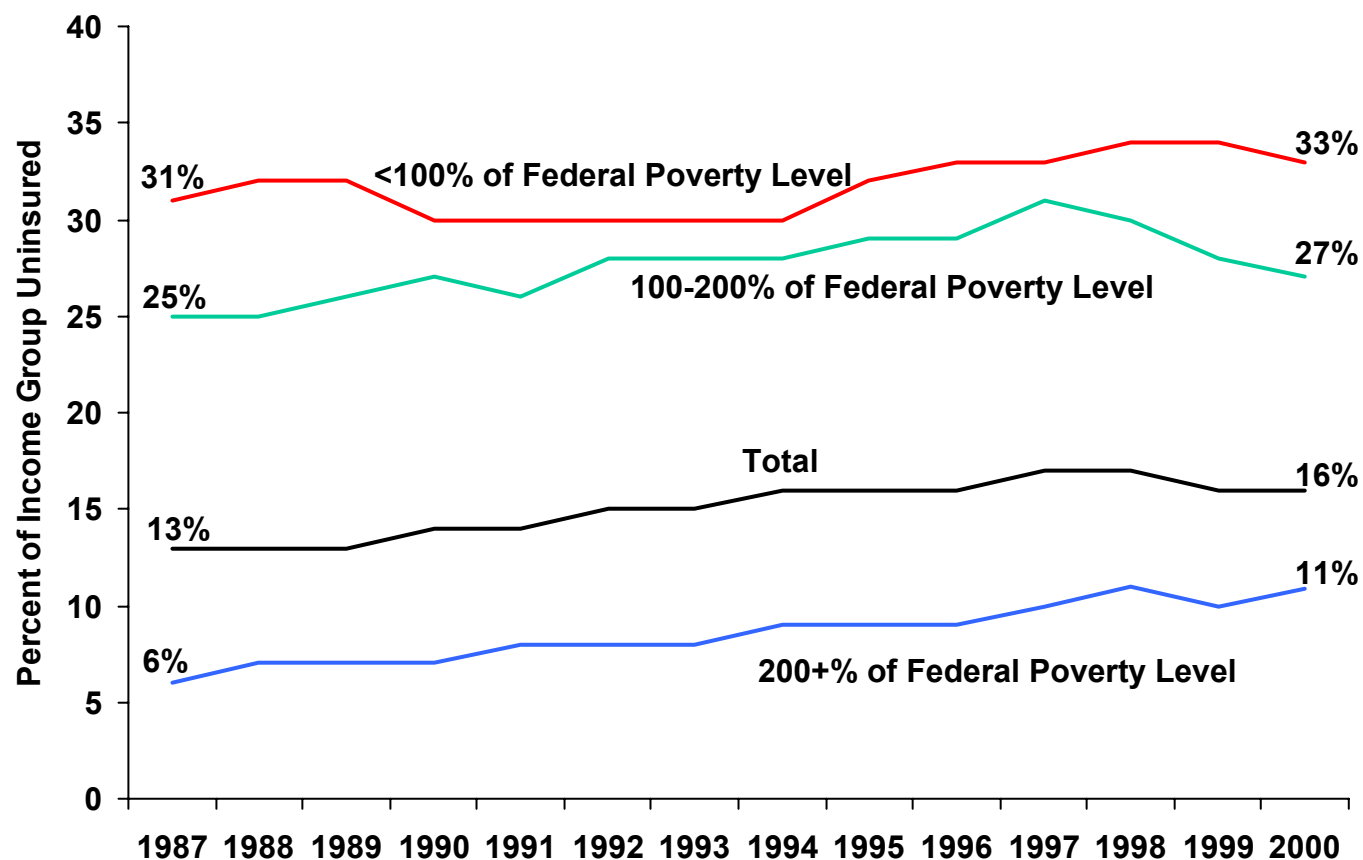


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.4
Income and Incidence of Uninsured, 1987-2000

Lower-income groups are more likely to be uninsured than higher-income groups.

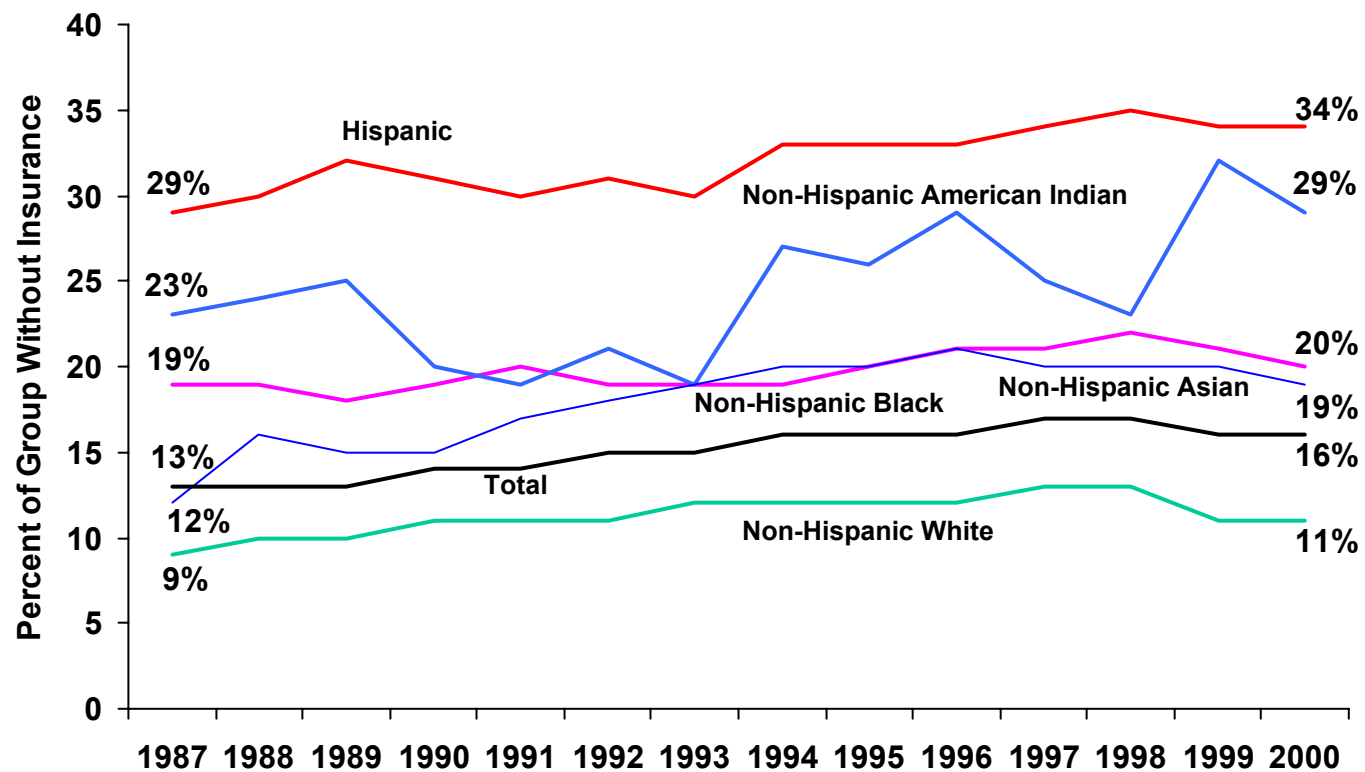


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.5
Race and Incidence of Uninsured, 1987-2000

Minorities are more likely than whites to be uninsured.

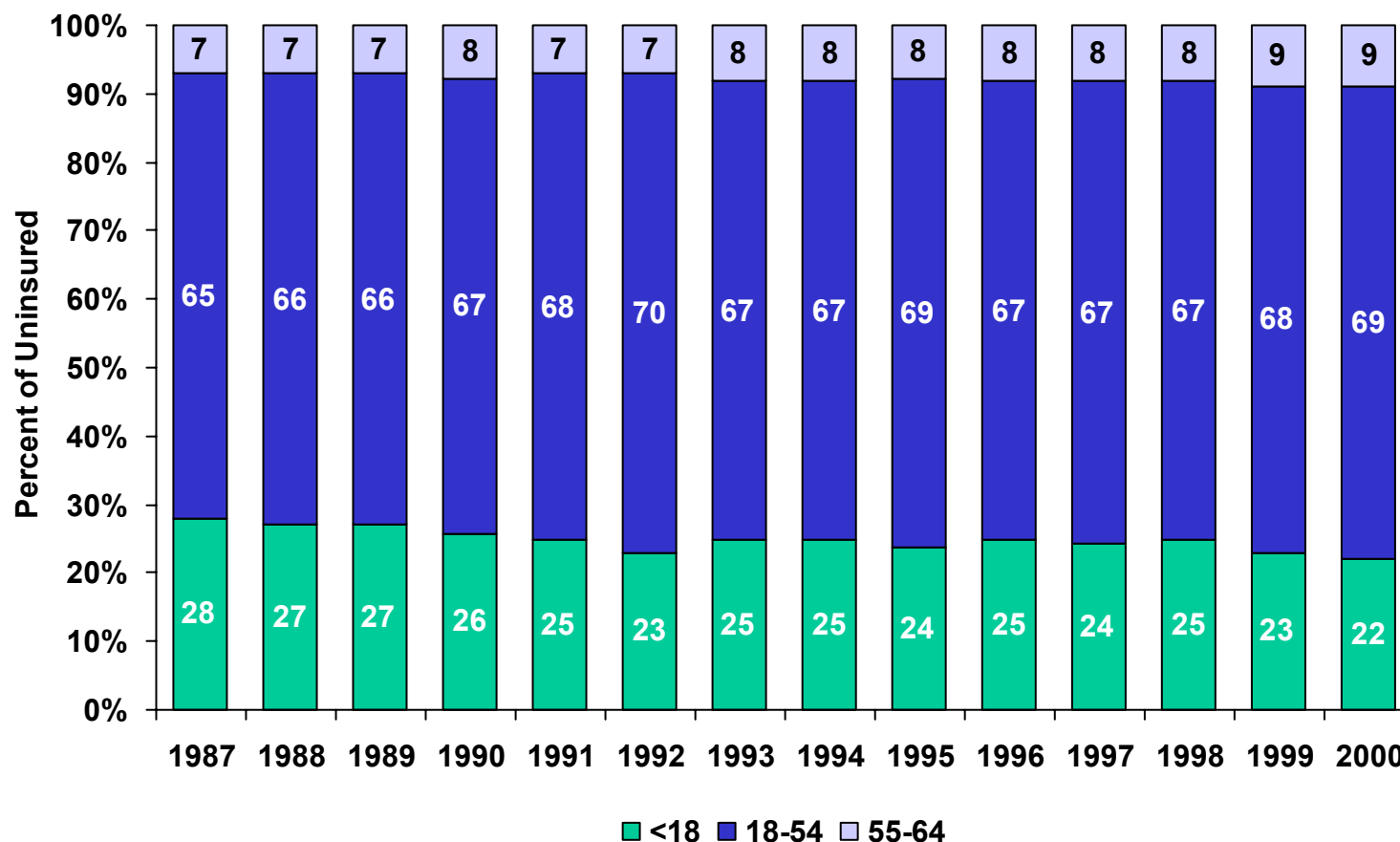


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.6
The Uninsured by Age, 1987-2000

Most of the uninsured are adults 18-54.

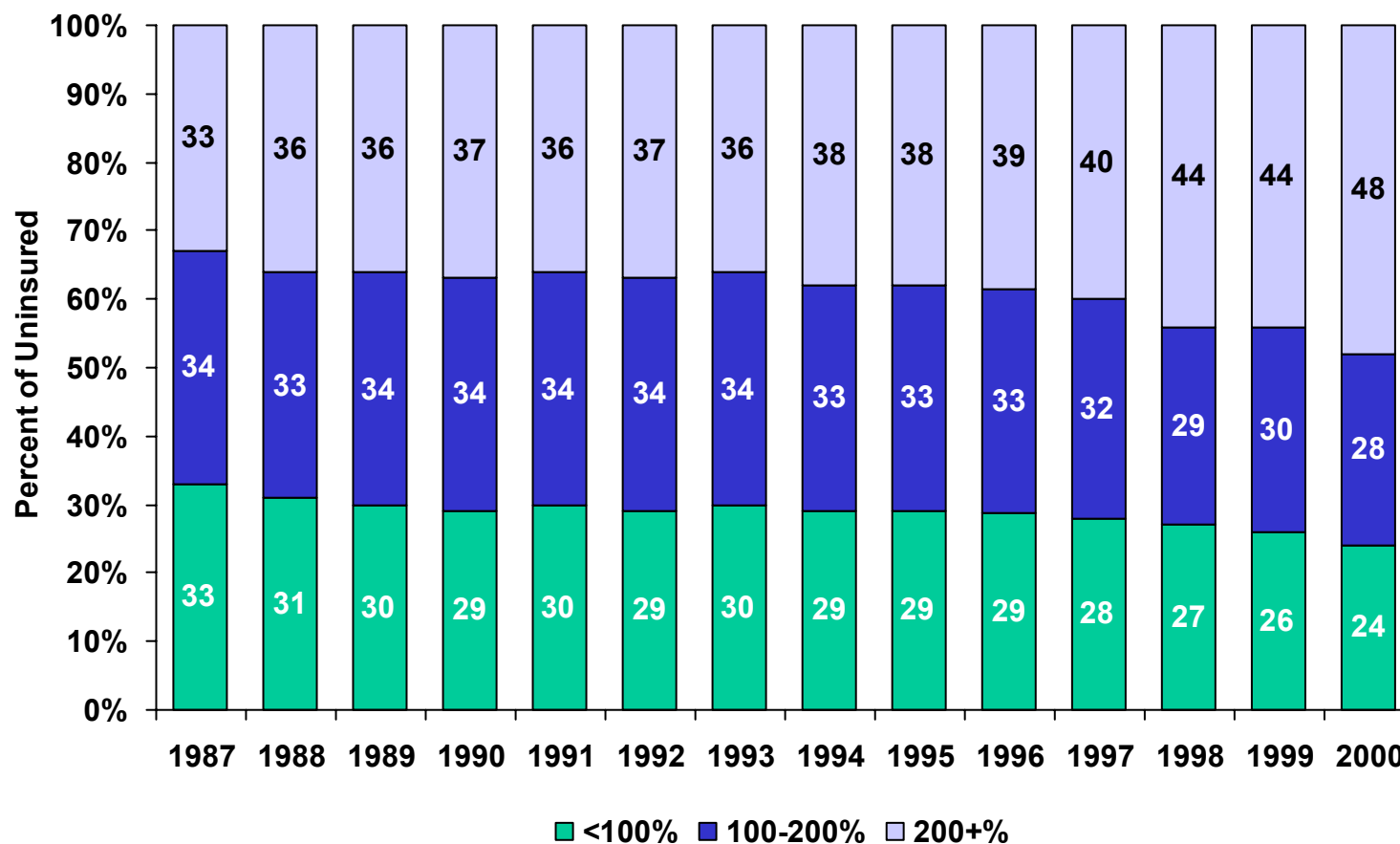


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.7
The Uninsured by Income, 1987-2000

The share of the uninsured with incomes above 200% of poverty is growing.

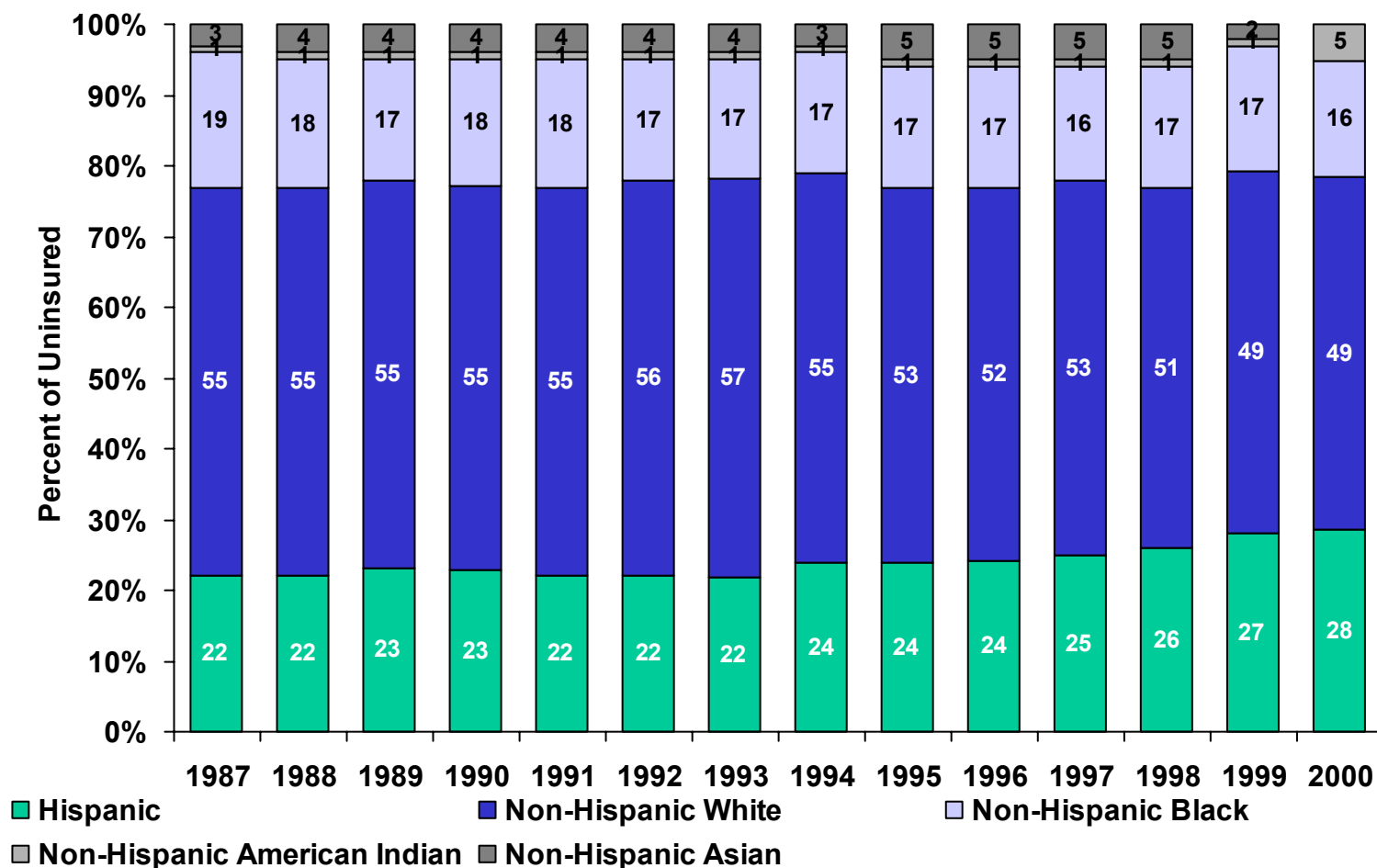


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.8
The Uninsured by Race, 1987-2000

Most of the uninsured are white.

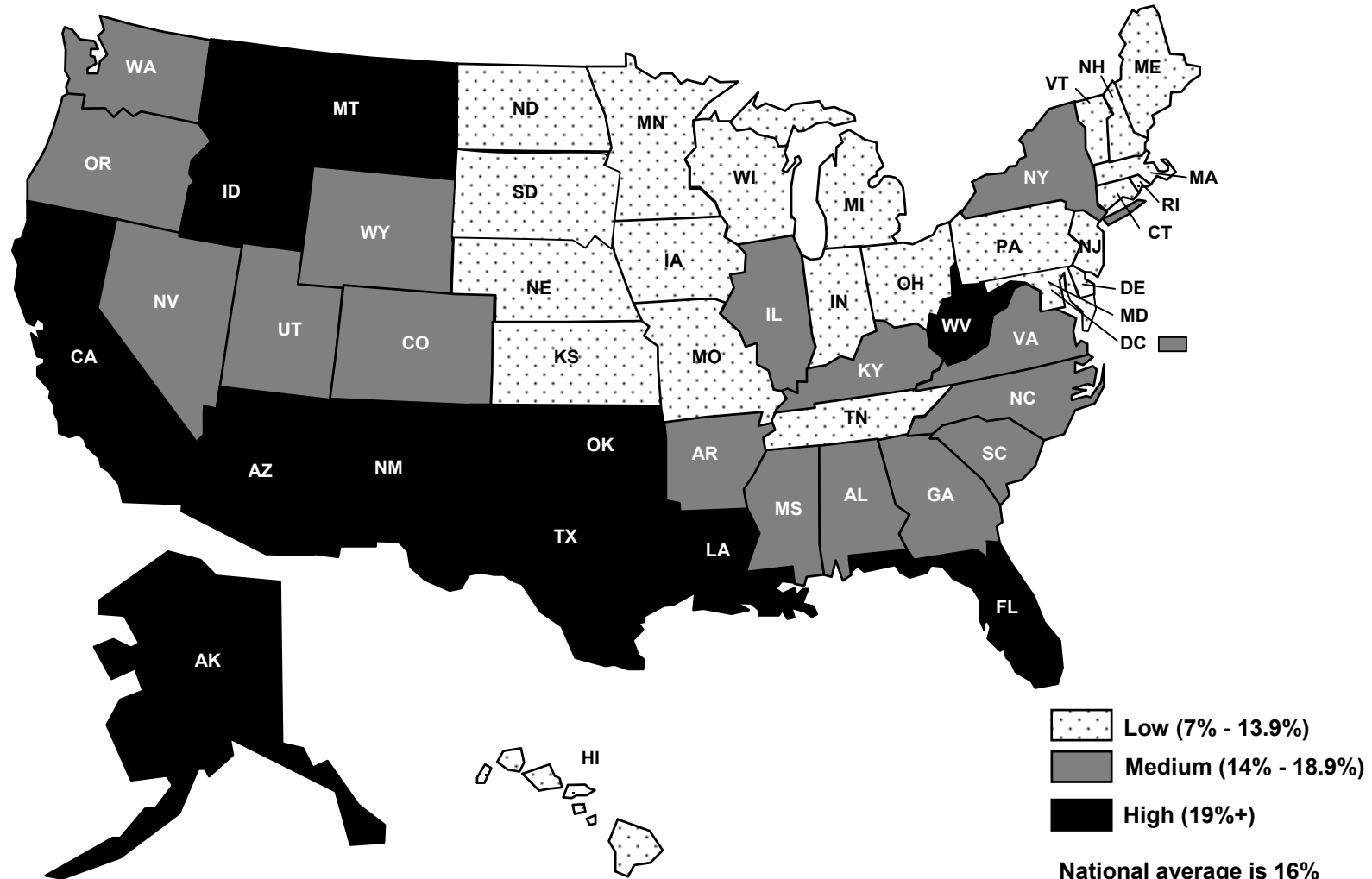


Note: Under 65 population.

Source: Tabulations of the March Current Population Survey files by Actuarial Research Corporation, incorporating their historical adjustments.

Table 5.9
Uninsured by State, 1999-2000

The south and west have higher rates of uninsured than the mid-west and east.



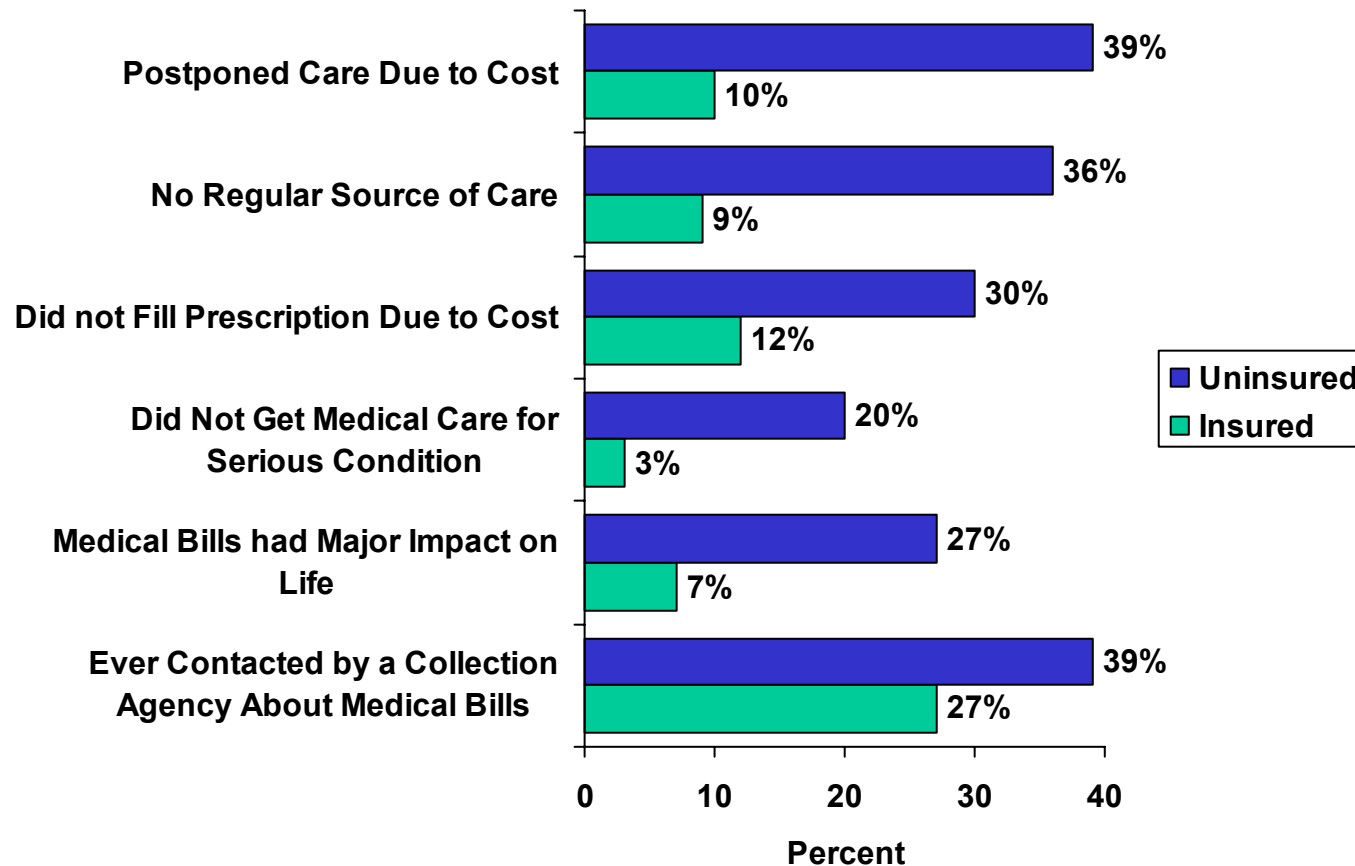
*Other includes private non-group and other public insurance (mostly Medicare and military-related). Medicaid includes CHIP.

Source: Census Bureau, March Current Population Survey.

Table 5.10

Impact on Non-Elderly Adults of Being Uninsured, 2000

The uninsured face financial and other barriers to health care.



Note: Among adults under age 65.

Source: NewsHour with Jim Lehrer/Kaiser Family Foundation, National Survey on the Uninsured, April 2000.